

Form clsnodsc – ntclsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 12-36915-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James Richburg  
9 Marshall Drive  
Ocean, NJ 07712-3704

Vernette Richburg  
9 Marshall Drive  
Ocean, NJ 07712-3704

Social Security No.:

xxx-xx-1050

xxx-xx-7543

Employer's Tax I.D. No.:

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**NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above-named case will be closed without entry of discharge on or after November 30, 2018 for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: October 31, 2018

JAN: amg

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 2**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 James Richburg  
 Vernetta Richburg  
 Debtors

Case No. 12-36915-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: clsnodsc

Page 1 of 1  
 Total Noticed: 3

Date Rcvd: Oct 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2018.

db/jdb James Richburg, Vernetta Richburg, 9 Marshall Drive, Ocean, NJ 07712-3704

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 31 2018 23:56:27 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Oct 31 2018 23:56:25 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 02, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
 Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
 Andrew L. Spivack on behalf of Creditor Citigroup Mortgage Loan Trust Inc., Asset-Backed Pass Through Certificates, Series 2007-AMC1, U.S. Bank National Association, as Trustee as serviced by Specialized Loan Servicing LLC nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Creditor BANK OF AMERICA, N.A. nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS- THROUGH CERTIFICATES SERIES 2007-AMC1 nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Creditor BANK OF AMERICA, N.A., S/B/M/T BAC HOME LOANS SERVICING, L.P. SERVICER FOR U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF CITIGROUP MORTGAGE LOAN TRUST INC., ASSET-BACKED PAS nj.bkecf@fedphe.com  
 Denise E. Carlon on behalf of Creditor Citigroup Mortgage Loan Trust Inc., Asset-Backed Pass Through Certificates, Series 2007-AMC1, U.S. Bank National Association, as Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicer for U.S. Bank National Association as Trustee for the Certificateholders of Citigroup Mortgage Loan Trust Inc., Asset-Backed Pass Through Certificates, Seri NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com  
 Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicer for U.S. Bank National Association as Trustee for the Certificateholders of Citigroup Mortgage Loan Trust Inc., Asset-Backed Pass Through Certificates, Ser NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com  
 James J. Cerbone on behalf of Debtor James Richburg cerbonelawfirm@aol.com, cerbonejr83307@notify.bestcase.com  
 James J. Cerbone on behalf of Joint Debtor Vernetta Richburg cerbonelawfirm@aol.com, cerbonejr83307@notify.bestcase.com  
 John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com, mortoncraige@gmail.com

TOTAL: 13